

FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. 03292.101090.21	APPLICATION NO. 10/810,469
	APPLICANT David S. Bonalle et al.	
	FILING DATE March 27, 2004	GROUP 2612

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
	2	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	3	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, http://www.msnbc.msn.com/id/3072638, 02/17/2004, 4 pages
	4	KULKARNI, et al., "Biometrics: Speaker Verification" http://biometrics.cse.msu.edu/speaker.html, 03/08/2004, 5 pages
	5	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
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	8	LUETTIN, "Visual Speech and Speaker Recognition", http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html, 06/30/2000, 1 page
	9	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, www.cardforum.com/html/cardmark/jan01_c3.htm, 01/2001
	10	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432, 02/02/2004, 2 pages
	11	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
	12	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
	13	Pay By Touch - Company, http://www.paybytouch.com/company.html
	14	ROBERTI, "TI Embraces Prox Card Standard", http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml, 03/06/2003, 2 pages
	15	ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, http://www.computerweekly.com/Article127889.htm, 02/09/2004, 3 pages

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	16	ROSS et al., "Biometrics: Hand Geometry", http://biometrics.cse.msu.msu.edu/hand_geometry.html , 02/26/2004, 2 pages
	17	SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987
	18	Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages
	19	WILSON, "Putting Their Finger on It", http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable , 02/09/2004, 2 pages
	20	"Core One Credit Union- Discover the Advantage", http://coreone.org/2visa.html , Copyright 2001, (Last Visited 10/09/2002)

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